Case 16-16845 Doc 1	Filed 05/18/16	Entered 05/18/16 20:37:31	Desc Main
Fill in this information to identify your case:		age 1 of 71	
United States Bankruptcy Court for the:			
Northern District of: Illinois (State)			
Case number (if known)	Chapter you are filing under:		
	Chapter 7 Chapter 11 Chapter 12 Chapter 13		Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your full name	Alexander	
Write the name that is on	First name	First name
your government-issued picture identification (for	Middle name	Middle name
example, your driver's	Dumas	
license or passport	Last name	Last name
Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All other names you		
have used in the last	First name	First name
8 years	NAC A III	AE III
Include your married or maiden names.	Middle name	Middle name
maidernames.	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
3. Only the last 4 digits of your Social	XXX - XX	
Security number or	OR	OR
federal Individual Taxpayer Identification	9 xx - xx-	9 xx - xx-
number (ITIN)		

Alexan@ase 16-16845 Doc 1 Filed 05/18/16 Entered 05/18/16 20:37:31 Desc Main Debtor 1 Page 2 of 71 Document Document **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): 4. Any business names I have not used any business names or EINs. I have not used any business names or EINs. and Employer Identification Business name Business name Numbers (EIN) you have used in the last 8 years Business name Business name Include trade names and EIN EIN doing business as names EIN EIN 5. Where you live If Debtor 2 lives at a different address: 843 N. Latrobe Number Street Number Street 60651 Chicago Illinois City State Zip Code City State Zip Code Cook County County If your mailing address is different from the one above, fill If Debtor 2's mailing address is different from yours, fill it in it in here. Note that the court will send any notices to you at this here. Note that the court will send any notices to this mailing mailing address. address. Number Street Number Street City Zip Code State City State Zip Code 6. Why you are Check one: Check one: choosing this Over the last 180 days before filing this petition, I have lived district to file for Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. in this district longer than in any other district. bankruptcy I have another reason. Explain. (See 28 U.S.C. §§ 1408.) I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

Debtor 1 Alexan@ase 16-16845 Doc 1 Filed 05/18/16 Entered 05/18/16 @0:37:31 Desc Main

First Name Document Page 3 of 71

Tell the Court About Your Bankruptcy Case Part 2: 7. The chapter of the Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form **Bankruptcy Code** B2010)). Also, go to the top of page 1 and check the appropriate box. you are choosing to Chapter 7 file under Chapter 11 Chapter 12 Chapter 13 8. How you will pay the ☑ I will pay the entire fee when I file my petition. Please check with the clerk's office in your local fee court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order... If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay Your Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. 9. Have you filed for □ No. bankruptcy within the last 8 years? Yes. District Northern District of Illinois When 5/14/2013 Case number MM / DD / YYYY District When Case number District _____ When Case number MM / DD / YYYY 10. Are any bankruptcy ✓ No. cases pending or being filed by a Yes, Debtor Relationship to you spouse who is not When District Case number, if known filing this case with MM / DD / YYYY you, or by a Debtor Relationship to you business partner, or District When Case number, if known by an affiliate? 11. Do you rent your ✓ No. Go to line 12. residence? Yes. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence? ✓ No. Go to line 12. Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with this bankruptcy petition.

Alexan@ase 16-16845 Doc 1 Filed 05/18/16 Entered 05/18/16 20:37:31 Desc Main Debtor 1 Page 4 of 71 Document of the Document of th Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole ◪ No. Go to Part 4. proprietor of any full- or part-time Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. Chapter 11 of the If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow **Bankruptcy Code** statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). and are you a small business debtor? No. I am not filing under Chapter 11. For a definition of No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the small business debtor, Bankruptcy Code. see 11 U.S.C. § Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. 101(51D). Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have ◪ No. any property that poses or is alleged Yes. What is the hazard? to pose a threat of imminent and identifiable hazard to public health or If immediate attention is needed, why is it needed? safety? Or do you own any property that needs immediate attention? Where is the property? For example, do you Number Street own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

State

City

Zip Code

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Explain Your Efforts to Receive a Briefing About Credit Counseling Part 5:

15. Tell the court whether you have received briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: I received a briefing from an approved credit I received a briefing from an approved credit counseling agency within the 180 days before I filed this counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of bankruptcy petition, and I received a certificate of completion. completion. Attach a copy of the certificate and the payment plan, if any, Attach a copy of the certificate and the payment plan, if any, that you developed with the agency. that you developed with the agency. I received a briefing from an approved credit I received a briefing from an approved credit counseling agency within the 180 days before I filed this counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of bankruptcy petition, but I do not have a certificate of completion. completion. Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment plan, if any. plan, if any. I certify that I asked for credit counseling services from I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those an approved agency, but was unable to obtain those services during the 7 days after I made my request, and services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver exigent circumstances merit a 30-day temporary waiver of the requirement. of the requirement. To ask for a 30-day temporary waiver of the requirement, To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required filed for bankruptcy, and what exigent circumstances required you to file this case. you to file this case. Your case may be dismissed if the court is dissatisfied with Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for your reasons for not receiving a briefing before you filed for bankruptcy. bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your payment plan you developed, if any. If you do not do so, your case may be dismissed. case may be dismissed. Any extension of the 30-day deadline is granted only for cause Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of:

counseling because of:

I have a mental illness or a mental Incapacity. deficiency that makes me incapable of

realizing or making rational decisions

about finances.

Disability. My physical disability causes me to be

unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to

Active duty. I am currently on active military duty in a

military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions

about finances.

Disability. My physical disability causes me to be

unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to

Active duty. I am currently on active military duty in a

military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Alexan@ase 16-16845 Doc 1 Filed 05/18/16 Entered 05/18/16 (20:37:31 Desc Main Page 6 of 71 **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) 16. What kind of debts as "incurred by an individual primarily for a personal, family, or household purpose." do you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors? after any exempt property is excluded No. and administrative Yes. expenses are paid that funds will be available for distribution to unsecured creditors? **√** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 5,001-10,000 50,001-100,000 50-99 do you estimate that 10,001-25,000 More than 100,000 you owe? 100-199 200-999 **✓** \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion liabilities to be? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true For you and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. x /s/ Alexander Dumas Signature of Debtor 2 Signature of Debtor 1 Executed on 5/19/2016 Executed on MM / DD / YYYY MM / DD / YYYY

Debtor 1

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For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Michael Spangler 6310219		Date	5/19/2016	
Signature of Attorney for Debtor			MM / DD / YYYY	
Michael Spangler 6310219				
Printed name				
Semrad Law Firm				
Firm name				
20 S. Clark Street				
Street				
28th Floor				
Chicago	Illinois		60603	
City	State		Zip Code	
Contact phone		E	mail address	

<u>Doc 1 Filed 05/18/16 Entered 05/1</u>8/16 20:37:31 Desc Main Fill in this information to identify your case: Debtor 1 Alexander **Dumas** First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) Case number (If known) Check if this is an amended filing Official Form 106Sum Summary of Your Assets and Liabilities and Certain Statistical Information 12/15 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page. **Summarize Your Assets** Your assets Value of what you own 1. Schedule A/B: Property (Official Form 106A/B) \$0.00 1a. Copy line 55, Total real estate, from Schedule A/B..... \$1,450.00 1b. Copy line 62, Total personal property, from Schedule A/B \$1,450.00 1c. Copy line 63, Total of all property on Schedule A/B..... Summarize Your Liabilities Your liabilities Amount you owe 2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D 3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) \$31,318.27 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F...... \$16,421.00 3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F..... \$47,739.27 Your total liabilities Summarize Your Income and Expenses 4. Schedule I: Your Income (Official Form 106I) \$2,000,00 Copy your combined monthly income from line 12 of Schedule I.....

Official Form 106Sum

5. Schedule J: Your Expenses (Official Form 106J)

Copy your monthly expenses from line 22, Column A, of Schedule J.....

\$1,825.00

O. <i>I</i>	Are you ming for bankruptcy under Chapters 7, 11, or 13?									
	No. You have nothing to report on this part of the form. Check this box and submit this form to the countries the countries of the countries o	rt with your other schedules.								
	✓ Yes.									
7. \	What kind of debt do you have?									
	Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159.									
	Your debts are not primarily consumer debts. You have nothing to report on this part of the form. this form to the court with your other schedules.	Check this box and submit								
8.	8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$500.00 Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.									
9.	Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:									
	From Part 4 on Schedule E/F, copy the following:	Total claim								
	9a. Domestic support obligations (Copy line 6a.)	\$31,318.27								
	9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$0.00								
	9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$0.00								
	9d. Student loans. (Copy line 6f.)	\$0.00								
	9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$0.00								
	9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$0.00								

\$31,318.27

9g. Total. Add lines 9a through 9f.

	Case 16-16845	Doc 1	Filed 05/18/16	Entered 05/18/16	20:37:31 De	esc Main
Fill in this in	nformation to identify your case:					
Debtor 1	Alexander		Duma	as		
	First Name	Middle N	Name Last N	lame		
Debtor 2 (Spouse, if	filing) First Name	Middle N	Name Last N			
United Stat	tes Bankruptcy Court for the:	Northern	District of II			
Case numb	per		(State)		
Officia	l Form 106A/B					Check if this is an amended filing
Sched	Iule A/B: Prope	rty				12/1
esponsible rite your r Part 1: 1. Do you	here you think it fits best. Be e for supplying correct inforn name and case number (if kno Describe Each Residenc own or have any legal or equ	nation. If more sp wn). Answer eve e, Building, L	pace is needed, attach ery question. _and, or Other Rea	a separate sheet to this form	n. On the top of any a	ndditional pages,
뜨	No. Go to Part 2					
Ш	Yes. Where is the property?					
1.1	Street address, if available, or o	ther description	What is the property Single-family home	•	the amount of any see	ed claims or exemptions. Put cured claims on Schedule D: Claims Secured by Property.
	on oot address, if available, or o	and decomplian	Duplex or multi-un	•	Current value of th	e Current value of the
			Condominium or co	•	entire property?	portion you own?
			Land	obile nome		
•	Number Street		Investment property	ı	Describe the nature	e of your ownership
			Timeshare	'	interest (such as fe	e simple, tenancy by ife estate), if known.
	City State	Zip Code	Other		the entireties, or a r	me estate), ii known.
			Debtor 1 only Debtor 2 only Debtor 1 and Debtor	in the property? Check one. or 2 only debtors and another	Check if this is (see instruction	community property ns)
			Other information yo property identification	ou wish to add about this iter on number:	m, such as local	
If you o	wn or have more than one, list he	ere:				
1.2	Street address, if available, or o	ther description	What is the property Single-family home	9	the amount of any see	ed claims or exemptions. Put cured claims on <i>Schedule D:</i> <i>Claims Secured by Property.</i>
	On oor address, in available, or o	uioi doconpacii	Duplex or multi-un Condominium or co Manufactured or m	poperative	Current value of the entire property?	e Current value of the portion you own?
•	Number Street		Land		Decembe the mature	of voir ourserable
	Number Street		Investment property	1	interest (such as fe	e of your ownership e simple, tenancy by
	City State	Zip Code	Timeshare Other		the entireties, or a l	ife estate), if known.
			Debtor 1 only Debtor 2 only Debtor 1 and Debtor	in the property? Check one. or 2 only debtors and another	Check if this is (see instruction	community property

Other information you wish to add about this item, such as local property identification number:

	First Name Middle Nam	1 Filed 05/18/16 Entered 05/18/16	6 <i>ଜ</i> ଥର‰37: <u>31 Desc Main</u>
1.3 Str	reet address, if available, or other description	Documet Name Page 11 of 71 What is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property. Current value of the entire property? Current value of the portion you own?
Nu Cit	y State Zip Code	Land Investment property Timeshare Other	Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.
		Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about this item,	Check if this is community property (see instructions)
		property identification number: for all of your entries from Part 1, including any entries here	
Dort 2:	Describe Your Vehicles		
Do you o you own th 3. Cars, v	hat someone else drives. If you lease a vehicle rans, trucks, tractors, sport utility vehicles, mo lo	est in any vehicles, whether they are registered or not? e, also report it on Schedule G: Executory Contracts and Unex torcycles	
Do you o you own th 3. Cars, v \ \ \ \ \ \ \ \ \ \	wwn, lease, or have legal or equitable interchat what someone else drives. If you lease a vehicle rans, trucks, tractors, sport utility vehicles, mo	e, also report it on Schedule G: Executory Contracts and Unex	

otor 1	Alexan@ase 16-16845 Doc 1 First Name Middle Name	Filed 05/18/16 Entered 05/18/16				
33	Make	Docume Page 12 of 71 Who has an interest in the property? Check	Do not deduct secured cl	aims or exemptions. But		
5.5	Model:	one.		ed claims on Schedule D:		
	Year:	Debtor 1 only	Creditors Who Have Claims Secured by Propert			
	Approximate mileage:	Debtor 2 only				
	Other information.	Debtor 1 and Debtor 2 only	Current value of the entire property?	Current value of the portion you own?		
	Other information:		entire property:	portion you own:		
		At least one of the debtors and another				
		Check if this is community property (see instructions)				
3.4	Make	Who has an interest in the property? Check	Do not deduct secured claims or exemptions. Put			
	Model:	one.		ed claims on Schedule D:		
	Year:	Debtor 1 only	Creditors Who Have Cla	nims Secured by Property		
	Approximate mileage:	Debtor 2 only	Current value of the	Current value of the		
	Other information:	Debtor 1 and Debtor 2 only	entire property?	portion you own?		
		At least one of the debtors and another				
		Check if this is community property (see				
	· · · · · · · · · · · · · · · · · · ·	instructions) er recreational vehicles, other vehicles, and access t, fishing vessels, snowmobiles, motorcycle accessories				
Exa	mples: Boats, trailers, motors, personal watercraf No Yes Make	er recreational vehicles, other vehicles, and access t, fishing vessels, snowmobiles, motorcycle accessories Who has an interest in the property? Check	Do not deduct secured cl	•		
Exa ✓	mples: Boats, trailers, motors, personal watercraf No Yes Make Model:	er recreational vehicles, other vehicles, and access t, fishing vessels, snowmobiles, motorcycle accessories Who has an interest in the property? Check one.	Do not deduct secured cl the amount of any secure	ed claims on <i>Schedule D:</i>		
Exa ✓	mples: Boats, trailers, motors, personal watercraf No Yes Make Model: Year:	who has an interest in the property? Check one.	Do not deduct secured cl the amount of any secure	ed claims on <i>Schedule D:</i>		
Exa ✓	mples: Boats, trailers, motors, personal watercraf No Yes Make Model: Year: Approximate mileage:	who has an interest in the property? Check one. Debtor 1 only Debtor 2 only	Do not deduct secured of the amount of any secure Creditors Who Have Cla	ed claims on Schedule D: nims Secured by Property Current value of the		
Exa ✓	mples: Boats, trailers, motors, personal watercraf No Yes Make Model: Year:	who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Do not deduct secured of the amount of any secure Creditors Who Have Cla	ed claims on Schedule D: nims Secured by Property		
Exa ✓	mples: Boats, trailers, motors, personal watercraf No Yes Make Model: Year: Approximate mileage:	who has an interest in the property? Check one. Debtor 1 only Debtor 2 only At least one of the debtors and another	Do not deduct secured of the amount of any secure Creditors Who Have Cla	ed claims on Schedule D: nims Secured by Property Current value of the		
Exa	mples: Boats, trailers, motors, personal watercraf No Yes Make Model: Year: Approximate mileage:	who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Do not deduct secured of the amount of any secure Creditors Who Have Cla	ed claims on Schedule D: nims Secured by Propert Current value of the		
Exa ✓ 4.1	mples: Boats, trailers, motors, personal watercraf No Yes Make Model: Year: Approximate mileage: Other information:	who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check	Do not deduct secured of the amount of any secure Creditors Who Have Clat Current value of the entire property?	ed claims on Schedule D: hims Secured by Property Current value of the portion you own?		
Exa ✓ 4.1	mples: Boats, trailers, motors, personal watercraf No Yes Make Model: Year: Approximate mileage: Other information: Make Model:	who has an interest in the property? Check one. Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one.	Do not deduct secured of the amount of any secure Creditors Who Have Classification Current value of the entire property? Do not deduct secured of the amount of any secure.	ed claims on Schedule Daims Secured by Property Current value of the portion you own? daims or exemptions. Put ad claims on Schedule Daims		
Exa ✓ 4.1	mples: Boats, trailers, motors, personal watercraf No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Make Model: Year:	who has an interest in the property? Check one. Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 and Debtor 2 only Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only	Do not deduct secured of the amount of any secure Creditors Who Have Clat Current value of the entire property?	ed claims on Schedule Daims Secured by Property Current value of the portion you own? daims or exemptions. Put ad claims on Schedule Daims		
Exa ✓ 4.1	mples: Boats, trailers, motors, personal watercraf No Yes Make Model: Year: Approximate mileage: Other information: Make Model:	who has an interest in the property? Check one. Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one.	Do not deduct secured of the amount of any secure Creditors Who Have Classification Current value of the entire property? Do not deduct secured of the amount of any secure.	ed claims on Schedule Daims Secured by Property Current value of the portion you own? daims or exemptions. Put ad claims on Schedule Daims		
4.1	mples: Boats, trailers, motors, personal watercraf No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Make Model: Year:	who has an interest in the property? Check one. Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 and Debtor 2 only Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only	Do not deduct secured of the amount of any secure Creditors Who Have Classification Current value of the entire property? Do not deduct secured of the amount of any secure Creditors Who Have Classifications	ed claims on Schedule Daims Secured by Property Current value of the portion you own? Laims or exemptions. Put ad claims on Schedule Daims Secured by Property		
Exa ✓ 4.1	mples: Boats, trailers, motors, personal watercraf No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:	who has an interest in the property? Check one. Debtor 1 and Debtor 2 only Debtor 1 and Debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 2 only Debtor 2 only Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only	Do not deduct secured of the amount of any secure Creditors Who Have Classification Current value of the entire property? Do not deduct secured of the amount of any secure Creditors Who Have Classification Current value of the	d claims on Schedule D: ims Secured by Propert Current value of the portion you own? daims or exemptions. Put ded claims on Schedule D: ims Secured by Propert Current value of the		

Debtor 1 Alexan Gase 16-16845 Doc 1 Filed 05/18/16 Entered 05/18/16 (20):37:31 Desc Main First Name Document Page 13 of 71

Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?	Current value of the portion you own? Do not deduct secured claims or exemptions.
6. Household goods and furnishings	
Examples: Major appliances, furniture, linens, china, kitchenware	
□ No	
Yes. Describe Used Furniture	4050.00
Social difficulty	\$350.00
7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; must	sic
✓ No	
Yes. Describe	
8. Collectibles of value	
Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects;	
stamp, coin, or baseball card collections; other collections, memorabilia, collectibles	
▼ No	
Yes. Describe	
9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; cand and kayaks; carpentry tools; musical instruments	pes
✓ No	
Yes. Describe	
10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment	
✓ No	
Yes. Describe	
11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories No	
Yes. Describe Used Clothing	\$500.00
	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems gold, silver	5,
▼ No	
Yes. Describe	
13. Non-farm animals	
Examples: Dogs, cats, birds, horses	
✓ No	
Yes. Describe	
14. Any other personal and household items you did not already list, including any health aids you did no	ot list
14. Any other personal and nousehold items you did not already list, including any health aids you did not already list, including any health aids you did not already list, including any health aids you did not already list, including any health aids you did not already list, including any health aids you did not already list, including any health aids you did not already list.	ot list
Yes. Describe	
La res. Describe	
15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attack	hed \$850.00
for Part 3. Write that number here	1 3030.00

Do	you own or have a	ny legal or equitable inte	erest in any of the followin	g?	portion you own? Do not deduct secured claims or exemptions.
	Cash Examples: Money you have No	in your wallet, in your home, in a s	afe deposit box, and on hand when y	ou file your petition	
	✓ Yes			Cash:	\$400.00
17.			certificates of deposit; shares in credunts with the same institution, list each		
	□ No ☑ Yes		Institution name:		
		17.1. Checking account:	Netspend Prepaid Debit		\$0.00
		17.2. Checking account:	PLS prepaid Debit		\$200.00
		17.3. Savings account:			
		17.4. Savings account:			
		17.5. Certificates of deposit:			
		17.6. Other financial account:			
		17.7. Other financial account:			
		17.8. Other financial account:			
		17.9. Other financial account:			
18.		or publicly traded stocks vestment accounts with brokerage	firms, money market accounts		
	✓ No ☐ Yes	Institution or issuer name:			
19.	Non-publicly traded storan LLC, partnership, a		ed and unincorporated business	es, including an interest in	
	Yes. Give specific information about them	Name of entity		% of ownership:	
	310111				

Deb		<u> </u>	<u> 5-16845 </u>	Doc 1	Filed 05/18/16		15/18/16/20:37: <u>31</u>	Desc Main
	First Na	me		Middle Name	Documetht e	Page 15 of		
20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. No								
		ive specific ation about 	Issuer name	e:				
21.		t or pension Interests in IR		eogh, 401(k), 4	.03(b), thrift savings accou	nts, or other pensi	on or profit-sharing plans	
	Yes. Lis	st each	Type of acco		Institution name:			
	accour	it separately.	401(k) or sir	milar plan:	-			
			Pension plan	n:				_
			IRA:					
			Retirement a	account:				
			Keogh:					_
			Additional a	ccount:				
			Additional a	ccount:				
22.	Your share	Agreements v	leposits you h	ave made so tl	nat you may continue servion public utilities (electric, gas			
	Yes				Institution name:			
			Electric:		-			
			Gas:		-			_
			Heating oil:					
			Security dep	oosit on rental	unit:			_
			Prepaid ren	t:				
			Telephone:					
			Water:					<u> </u>
			Rented furn	iture:				_
			Other:		-			_
23.	_	(A contract for	a periodic pa	syment of mone	ey to you, either for life or fo	or a number of year	rs)	_
	✓ No Yes		Issuer name	e and description	on:			

Debto	or 1	Alexander a	ase 1	<u>16-1684</u>	5 Doc 1 Middle Name		05/18/16 umethtme	Entered (Page 16 o	05/18/16 /20:37: <u>31</u> f71	Desc Main	_
24.					n an account in and 529(b)(1).	a qualified	ABLE progra	m, or under a qu	ialified state tuition program	1.	
		No Yes	Institut	tion name an	d description. Sep	arately file	the records of a	ny interests.11 U.	S.C. § 521(c):		_
25.	ехе	sts, equita rcisable fo No Yes. Desc	r your		ests in property	(other tha	an anything lis	ted in line 1), an	d rights or powers		_
26.	Еха	ents, copy	rrights, rnet do		s, trade secrets, websites, procee						
27.	Exa	enses, frar	n chise : ding pe		general intangil sive licenses, coo		ssociation holdin	gs, liquor license	s, professional licenses		_
Mon	ey (or prope	erty o	wed to yo	ou?					Current value of the portion you own? Do not deduct secured claims or exemptions.	
28.	<u> </u>	Yes. Give s about you a	specific them, Iready f	information including whe filed the return rears	ns				Federal: State: Local:		_
	Exan	ily suppor nples: Past No		lump sum ali	mony, spousal su	oport, child	support, mainte	nance, divorce se	ttlement, property settlement		_
	Ħ		pecific	information					Alimony: Maintenance: Support: Divorce settlemen	-	_ _ _ _
	Exan	<i>nples:</i> Unpa	aid wag al Secu	-				pay, vacation pay,	workers' compensation,		

Debt	tor 1	Alexan@ase 16 First Name	6-16845	Doc 1 Middle Name		5/18/16 metht ^{me}	Entero		16 (20:37: <u>31</u>	Des	c Main
31.		rests in insurance particular insura		ance; health					r's insurance		
		No Yes. Name the insur of each policy and lis			Company nam	e: 			Beneficiary:		Surrender or refund value:
32.	If you	interest in property u are the beneficiary erty because someor No Yes. Describe	of a living trust				oolicy, or are	currently entitle	d to receive		
33.		ms against third pa nples: Accidents, em					ade a dema	and for payme	nt		
		No Yes. Describe								_	
34.		er contingent and i	unliquidated	claims of ev	very nature, ir	ncluding co	unterclaims	of the debtor	and rights		
		No Yes. Describe								_	
35.	_	financial assets yo	u did not alrea	ady list							
		Yes. Describe								_	
36.		the dollar value of Part 4. Write that nu	-			-		-			\$600.00
Part	5:	Describe Any B	usiness-Re	elated Pro	perty You	Own or Ha	ave an In	erest In. Li	st any real estate	e in P	art 1.
37.	Do y	ou own or have an	y legal or equ	itable intere	est in any bus	iness-relate	d property?	•			
		No. Go to Part 6. Yes. Go to line 38.								po i Do	rrent value of the rtion you own? not deduct secured claims
38.	_	ounts receivable or	commissions	s you alread	y earned					Or 6	exemptions
	=	No Yes. Describe									
39.		ce equipment, furn nples: Business-rela			odems, printer	s, copiers, fa	x machines,	rugs, telephone	es, desks, chairs, elect	ronic de	evices
		No Yes. Describe									

Deb	or 1 Alexander ASE 10			Nterea (continuo (izlovo 1:31 d	<u>esc main</u>
40.	First Name Machinery, fixtures, eq	Middle Name uipment, supplies you u	Documeint Pa use in business, and tools of yo	ge 18 of 71 ur trade	
	✓ No				
	Yes. Describe				
41.	Inventory				
	✓ No				
	Yes. Describe				
42.	Interests in partnershi	ps or joint ventures			
	✓ No		N. A. III		
	Yes. Give specific information about them		Name of entity:	% of ownership:	_
43. (Customer lists, mailing	lists, or other compilation	ons		
	✓ No				
	Yes. Do your lists inc	clude personally identifiabl	e information (as defined in 11 U.S	S.C. § 101(41A))?	
	□No				
	Yes. Descr	ibe			
			- h - P - 6		
44.	_	property you did not alrea	ady list		
	✓ No				
	Yes. Give specific information				
	inionnation				
			-		
					_
	dd the dollar value of al art 5. Write that number		art 5, including any entries for p	ages you have attached	
Part		Farm- and Commerc interest in farmland, list it i		erty You Own or Have an Interest In	
46.	Do you own or have a	ny legal or equitable inte	erest in any farm- or commercia	Il fishing-related property?	
	✓ No. Go to Part 7.				Current value of the
	Yes. Go to line 47.				portion you own? Do not deduct secured claims or exemptions
47.	Farm animals Examples: Livestock, pour	ultry, farm-raised fish			
	✓ No				
	Yes. Describe				

Deb	tor 1	Alexan Gase 16 First Name	6-16845	Doc 1	Filed 05¢		Entered 05/e Page 19 of 7	18/16 <i>(</i> 20;37: <u>31 </u>	Desc	Main
48.	Cro	ps-either growing	or harvested		Docum	CIIL	1 age 13 01 7.	•		
	✓	No								
		Yes. Describe								
49.	Fari	m and fishing equi	pment, imple	ments, mach	inery, fixtures,	and tools	of trade			
	✓	No								
		Yes. Describe							_	
50.	Fari	m and fishing supp	lies, chemica	als, and feed						
	✓	No								
		Yes. Describe							_	
51.	Any	farm- and comme	rcial fishing-r	elated proper	rty you did not	already lis	st			
	✓	No								
		Yes. Describe								
52 A	dd th	ne dollar value of al	l of your entr	ies from Part	6 including an	v entrice	for pages you have	attached		
Dort	7.	Deceribe All Dr.	omouty Vou	Own or H	ava on Inton	. a.t in Tl	act Vou Did Not I	int Above		
Part 53.		you have other pro					nat You Did Not L	list Above		
		mples: Season tickets			,					
	✓	No								
		Yes. Give specific information								
		morriation								
54. A	dd th	e dollar value of al	l of your entr	ies from Part	7. Write that nu	umber hei	re		•	
									!	
Part	8:	List the Totals	of Each Pa	rt of this F	orm					
55. F	Part 1	: Total real estate,	line 2					>		
56. p	oart 2	total vehicles, line	5							
57. P	art 3	: Total personal and	d household	items, line 15	5	\$850.00				
58. P	art 4	: Total financial ass	ets, line 36			\$600.00				
59. F	Part 5	5: Total business-re	elated proper	ty, line 45						
60. F	Part 6	6: Total farm- and fi	ishing-relate	d property, lir	ne 52					
61. F	Part 7	: Total other prope	erty not listed	l, line 54						
62. 7	Γotal	personal property.	Add lines 56 t	hrough 61		\$1450.00)			+ \$1450.00
								Copy personal property to	otal ►	
										\$1450.00
63. T	otal o	of all property on S	chedule A/B.	Add line 55 +	line 62					

Fill i	in this inform	Case 16-16845 ation to identify your case:	Doc 1 Filed 05	/18/16 Entered 05/	18/16 20:37:31	Desc Main
	otor 1	Alexander First Name	Middle Name	Dumas Last Name		
	otor 2 ouse, if filing)	First Name	Middle Name	Last Name		
Unit	ted States Ba	ankruptcy Court for the:	Northern I	District of Illinois (State)		
	se number nown)			(Olaic)		
Of	ficial F	Form 106C			_	Check if this is a amended filing
Sc	hedul	C: The Prop	erty You Claim	as Exempt		12/1
For s to exer rece exer prop	each iten o state a s mpted up eive certa mption of perty is d **Ident** Which set **You ar You ar	n of property you class pecific dollar amount to the amount of an in benefits, and tax-100% of fair market etermined to exceed ify the Property You of exemptions are you cle claiming state and federal e claiming federal exemptions.	at as exempt. Alternative y applicable statutory exempt retirement fundalle under a law that that amount, your exempt aiming? Check one only, even nonbankruptcy exemptions. 11 U.S.C. § 522(b)(2)	est specify the amount of vely, you may claim the far limit. Some exemptions ands—may be unlimited in the limits the exemption to emption would be limited an if your spouse is filing with your	full fair market value—such as those for dollar amount. How a particular dollar do the applicable s	r health aids, rights to wever, if you claim an amount and the value of the
2.	Brief desc	ription of the property an	d line Current value of	Amount of the exemption y	ou claim Spe	cific laws that allow exemption
			own Copy the value from Schedule A/B	Check only one box for each e	xemption.	
	Brief description	Netspend Prepaid D	ebit \$0.00			735 ILCS 5/12-1001(b)
	Line from Schedule A	/B:17		100% of fair market value, applicable statutory limit	up to any	
	Brief description	PLS prepaid Debit	\$200.00	V		735 ILCS 5/12-1001(b)
	Line from Schedule A	/B: <u>17</u>		\$200.00 \$200.00 \$200.00 \$100% of fair market value, applicable statutory limit		
3.	(Subject to	adjustment on 4/01/19 and	•	5? es filed on or after the date of adju n 1,215 days before you filed this	,	

☐ No

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Part 2: **Additional Page** Brief description of the property and line Current value of Amount of the exemption you claim Specific laws that allow exemption on Schedule A/B that lists this property the portion you Check only one box for each exemption. own Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(b) \$350.00 **V Used Furniture** description: \$350.00 Line from 100% of fair market value, up to any Schedule A/B: 06 applicable statutory limit 735 ILCS 5/12-1001(a) Brief \$500.00 \checkmark **Used Clothing** description: \$500.00 Line from 100% of fair market value, up to any Schedule A/B: 11 applicable statutory limit Brief 735 ILCS 5/12-1001(b) \$400.00 description: Cash on Hand **V** \$400.00 Line from 100% of fair market value, up to any

applicable statutory limit

Schedule A/B:

16

Fill in	this informa	Case 16-16845 tion to identify your case.		1 05/18/16	Entered 05/18/	16 20:37:31	Desc Main	
Debto		Alexander First Name	Middle Name	Duma Last N				
Debto	or 2							
(Spou	ise, ii iiiirig)	First Name	Middle Name	Last N	lame			
United	d States Ba	nkruptcy Court for the:	Northern	District of III	inois State)			
Case (If kno	number own)			(0				
Offi	icial F	orm 106D						eck if this is ar ended filing
Scl	hedul	e D: Credit	ors Who Ha	ave Clair	ns Secured	by Proper	rty	12/15
corre	ct inforn	nation. If more spa	ce is needed, cop	y the Addition	are filing together al Page, fill it out, r case number (if kno	number the entri	•	
1. [[✓ No. Ch	ditors have claims secu eck this box and submit th I in all of the information b	nis form to the court with y	our other schedule	s. You have nothing else to	o report on this form.		
Part 1	List A	II Secured Claims						
С	laim. If mor	red claims. If a creditor he than one creditor has a the claims in alphabetica	particular claim, list the	other creditors in Pa		Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any

	Case 16-16845	Doc 1	Filed 05/18/16	6 Entered 05	<mark>71</mark> 8/16 20:37:31	Desc	Main	
Fill in this inforr	nation to identify your case:							
Debtor 1	Alexander First Name	Middle		mas st Name				
Debtor 2	i iist Name	Middle	e Name La	st Name				
(Spouse, if filing	g) First Name	Middle	e Name La	st Name				
United States E	Bankruptcy Court for the:	Northern	District o					
Case number (If known)				(State)				
Official F	orm 106E/F					Chec	k if this is ar	n amended filing
	ule E/F: Cred	litors V	Vho Have	Unsecure	d Claims			12/15
Be as complete party to any ex 106A/B) and or are listed in Sc the boxes on the	e and accurate as possible ecutory contracts or unext a Schedule G: Executory Chedule D: Creditors Who he left. Attach the Continual All of Your PRIORITY	. Use Part 1 fo pired leases the contracts and Hold Claims S ation Page to	or creditors with PRIO nat could result in a cla Unexpired Leases (Of Secured by Property. If this page. On the top	RITY claims and Part im. Also list executor ficial Form 106G). Do more space is need	2 for creditors with NO ry contracts on Schedu not include any credito ed, copy the Part you n	le A/B: Proports with particle ed, fill it out	erty (Officia ally secured , number th	al Form d claims that ne entries in
No. 0 Yes. 2. List all of identify who possible, Part 1. If r	reditors have priority unse Go to Part 2. i your priority unsecured cl nat type of claim it is. If a clain iist the claims in alphabetical nore than one creditor holds cplanation of each type of cla	laims. If a cred n has both prior order according a particular cla	itor has more than one prity and nonpriority amou g to the creditor's name. im, list the other credito	ınts, líst that claim here If you have more than rs in Part 3.	and show both priority an	d nonpriority a	amounts. As	much as
`				,		Total claim	Priority amount	Nonpriority amount
Priority Cr	DF HEALTHCARE editor's Name Grand Ave E Street		J	of account number _ e debt incurred?	8000 5/1/2005	\$4,119.79	\$0.00	\$4,119.79
Debto Debto Debto At leas	d Illinois State Irred the debt? Check one. Ir 1 only Ir 2 only Ir 1 and Debtor 2 only Ist one of the debtors and anothe in the debtors and anothe in the debtors and anothe if this claim relates to a community of the debtors.		Contingen Unliquidat Disputed Type of PRIOF Domestics Taxes and Claims for intoxicated	ed RITY unsecured claim support obligations certain other debts you death or personal injun	n: owe the government			
2.2 Sakeem	editor's Name c/o: Illinois Departme Street	ent of Health	When was the	of account numbere debt incurred? you file, the claim is:	n/a	\$27,198.48	\$0.00	<u>\$27,198.48</u>
Debto Debto Debto At leas	State Irred the debt? Check one. Ir 1 only Ir 2 only Ir 1 and Debtor 2 only Ist one of the debtors and anoth Ik if this claim relates to a community of the debtors.		Domestic: Taxes and Claims for intoxicated	ed RITY unsecured claim support obligations certain other debts you death or personal injury	owe the government y while you were			

Filed 05/18/16 Entered 05/18/16 @0:37:31 Desc Main Doc 1 Debtor 1 Documernt Page 24 of 71 List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. ◪ List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of **Total claim** 4.1 AMER COLL CO \$300.00 Last 4 digits of account number Nonpriority Creditor's Name 919 W ESTES When was the debt incurred? 5/1/2011 Street Number As of the date you file, the claim is: Check all that apply. Contingent 60193 SCHAUMBURG Illinois Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only |√| Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt ✓ Collection; Collecting for ORIGINAL Is the claim subject to offset? Other. Specify CREDITOR: MEDICAL **✓** No Yes 4.2 AMSHER COLLECTION SERV \$1,351.00 5657 Last 4 digits of account number Nonpriority Creditor's Name 600 BEACON PKWY W STE When was the debt incurred? 2/1/2016 Number Street As of the date you file, the claim is: Check all that apply. Contingent **BIRMINGHAM** Alabama 35209 Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only ✓ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt 001 Collection; Collecting for ORIGINAL CREDITOR: T-MOBILE Is the claim subject to offset? **V** Other. Specify **✓** No Yes 4.3 AT&T Mobility II LLC \$1,000.00 Last 4 digits of account number Nonpriority Creditor's Name One AT&T Way Room 3A104 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Bedminster New Jersey 07921 Unliquidated Citv State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt

✓ No Yes

Is the claim subject to offset?

Other. Specify_____

collection for: cell phone

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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

	After listing any entries on this page, number them beginning w	vith 4.5, followed by 4.6, and so forth.	Total claim
4.4	City of Chicago Parking	— Lost 4 digits of account number	\$10,000.00
	Nonpriority Creditor's Name 121 N. LaSalle St # 107A	Last 4 digits of account number	
	Number Street	When was the debt incurred?n/a	
		As of the date you file, the claim is: Check all that apply.	
	Chicago Illinois 60602	Contingent	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one. Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify <u>collection for: parking tickets</u>	
	✓ No		
	Yes		
4.5	Comcast Cable c/o Xfinity	Loot A digite of coccupt number	\$500.00
	Nonpriority Creditor's Name 7561 North Point Pkwy #900	— Last 4 digits of account number	
	Number Street	When was the debt incurred?n/a	
		As of the date you file, the claim is: Check all that apply.	
	Alpharetta Georgia 30022	Contingent	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one. Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify <u>collection for: cable</u>	
	No	Salidation for the salidation of the salidation	
	Yes		
46	Commonwealth Edison		\$1,000.00
1.0	Nonpriority Creditor's Name	Last 4 digits of account number	Ψ1,000.00
	3 Lincoln Ctr Fl 4 Number Street	When was the debt incurred?n/a	
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Oakbrook Ter Illinois 60181	Unliquidated	
	City State Zip Code	Disputed	
	Who incurred the debt? Check one. Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that	
	At least one of the debtors and another	you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts Other. Specify collection for: electric bill	
	Is the claim subject to offset?	Outer. Specify Collection for electric bill	
	✓ No		
	Yes		

Debtor 1 Alexan@ase 16-16845 Doc 1 Filed 05/18/16 Entered 05/18/16 @0:37:31 Desc Main
First Name Document Page 26 of 71

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

Last 4 digits of account number		After listing any entries on this page, number them beginning	with 4.5, followed by 4.6, and so forth.	Total claim
When was the debt incurred? 12/1/2015	4.7		— Last 4 digits of account number 2781	\$1,268.00
Number Street			<u>———</u>	
Renton Washington 98057 City State Zip Code Unliquidated Unliq				
Renton Washington 99057 City Who incurred the debt? Check one. Debtor 1 only Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 2 only Debtor 3 only 2 only 3 only 3 only 4 only				
Onliquidated Disputed Dispu		Renton Washington 98057	Contingent	
Debtor 1 only		City State Zip Code	Unliquidated	
Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 1 only Debtor 1 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 3 only Debtor 3 only Debtor 4 only Debtor 4 only Debtor 5 only Debtor 5 only Debtor 1 only Debtor 5 only 5 onl			Disputed	
Debtor 1 and Debtor 2 only Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 only Student loans Debtor 2 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 3 only Debtor 3 only Debtor 3 only Debtor 4 only Debtor 3 only Debtor 4 only Debtor 3 only Debtor 4 only Debtor 5 only Debtor 6			Type of NONPRIORITY unsecured claim:	
At least one of the debtors and another Check if this claim relates to a community debt is the claim subject to offset? Note: Specify Creditor's Name PC Box 1769 Number Street Last 4 digits of account number S1,000,00 Newark New Jersey 07101 City State Zip Code Who incurred the debt? Check one. Debtor 1 and Debtor 2 only At least one of the debtors and another you did not report as priority claims Debtor 1 only Creditor's Name Debtor 1 only Check if this claim relates to a community debt is the claim subject to offset? As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Unliquidated Disputed Debtor 1 and Debtor 2 only Check if this claim relates to a community debt is the claim subject to offset? As of the date you file, the claim arising plans, and other similar debts is the claim subject to offset? Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debtor 1 only Check if this claim relates to a community debt is the claim subject to offset? Other. Specify		<u> </u>	Student loans	
Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts			Obligations arising out of a separation agreement or divorce that	
is the claim subject to offset? Nother. Specify Office Collection Collection for ORIGINAL Other. Specify Office CREDITOR: T-MOBILE USA Sprint PCS Nonpriority Creditor's Name PC Box 1769 Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated				
Other. Specify CREDITOR: T-MOBILE USA				
Yes Sprint PCS Nonpriority Creditor's Name PO Box 1769 When was the debt incurred? n/a Newark New Jersey 07101 Contingent Unliquidated Unliquidated Debtor 1 only Debtor 1 only Yes Ves				
Sprint PCS Nonpriority Creditor's Name Street As of the date you file, the claim is: Check all that apply.		=	· · ·	
Nonpriority Creditor's Name PO Box 1769 Number Street As of the date you file, the claim is: Check all that apply. Contingent Contingent Contingent	4.5	-		• • • • •
Number Street Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Unliqu	4.8		— Last 4 digits of account number	\$1,000.00
As of the date you file, the claim is: Check all that apply. Newark New Jersey 07101 Contingent Unliquidated		PO Box 1769	When was the debt incurred?n/a	
Newark New Jersey 07101 Contingent Contingent City State Zip Code Disputed Disputed Disputed Disputed Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debtor 1 and Debtor 2 only Debtor 4 teleats one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Debts to pension or profit-sharing plans, and other similar debts Other. Specify Collection for: cell phon Street California Street California		Number Street	As of the date you file, the claim is: Check all that apply.	
City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other. Specify Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes 4.9 VERIZON WIRELESS/SOU Nonpriority Creditor's Name 245 PERIMETER CENTER PARK Number Street As of the date you file, the claim is: Check all that apply. ATLANTA Georgia 30346 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify collection for: cell phon \$1.00 \$1.00 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Unliquidated Type of NONPRIORITY unsecured claim:				
Who incurred the debt? Check one. ☐ Disputed ☐ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim relates to a community debt Is the claim subject to offset? ☐ Verizon Wireless/sou Nonpriority Creditor's Name 245 PERIMETER CENTER PARK Number Street At Georgia 30346 ☐ Contingent ☐ Contingent ☐ Unliquidated ☐ Disputed ☐ Type of NONPRIORITY unsecured claim: ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Other. Specify			Unliquidated	
Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes 4.9 VERIZON WIRELESS/SOU Nonpriority Creditor's Name 245 PERIMETER CENTER PARK Number Street As of the date you file, the claim is: Check all that apply. As of the date you file, the claim is: Check all that apply. Contingent Contingent Unliquidated Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Type of NONPRIORITY unsecured claim: Type of NONPRIORITY unsecured claim: Type of NONPRIORITY unsecured claim: Type of NONPRIORITY unsecured claim: Type of NONPRIORITY unsecured claim:		•		
Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes VERIZON WIRELESS/SOU Nonpriority Creditor's Name 245 PERIMETER CENTER PARK Number Street As of the date you file, the claim is: Check all that apply. As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Who incurred the debt? Check one. Debtor 1 only Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Obligations arising out of a separation agreement or divorce that you did not report as priority claims Obligations arising out of a separation agreement or divorce that you did not report as priority claims Obligations arising out of a separation agreement or divorce that you did not report as priority claims Obligations arising out of a separation agreement or divorce that you did not report as priority claims Obligations arising out of a separation agreement or divorce that you did not report as priority claims Obligations arising out of a separation agreement or divorce that you did not report as priority claims Obligations arising out of a separation agreement or divorce that you did not report as priority claims Obligations arising out of a separation agreement or divorce that you did not report as priority claims Obligations arising out of a separation agreement or divorce that you did not report as priority claims Obligations arising out of a separation agreement or divorce that you did not report as priority claims Obligations arising out of a separation agreement or divorce that you did not report as priority claims Other Specify		Debtor 1 only	—	
Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes 4.9 VERIZON WIRELESS/SOU Nonpriority Creditor's Name 245 PERIMETER CENTER PARK Number Street As of the date you file, the claim is: Check all that apply. ATLANTA Georgia 30346 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Cobligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Cother. Specify		Debtor 2 only	<u></u>	
At least one of the debtors and another Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts		Debtor 1 and Debtor 2 only		
□ Check if this claim relates to a community debt Is the claim subject to offset? □ Other. Specify		At least one of the debtors and another		
Yes		Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
Yes 4.9 VERIZON WIRELESS/SOU Nonpriority Creditor's Name 245 PERIMETER CENTER PARK Number Street As of the date you file, the claim is: Check all that apply. ATLANTA Georgia 30346 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Last 4 digits of account number N/a N/a Contingent Unliquidated Disputed Disputed Type of NONPRIORITY unsecured claim:		Is the claim subject to offset?	Other. Specify collection for: cell phon	
VERIZON WIRELESS/SOU		✓ No		
Nonpriority Creditor's Name 245 PERIMETER CENTER PARK Number Street As of the date you file, the claim is: Check all that apply. ATLANTA Georgia 30346 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Last 4 digits of account number Nhe was the debt incurred? As of the date you file, the claim is: Check all that apply. Unliquidated Unliquidated Type of NONPRIORITY unsecured claim:		Yes		
As of the date you file, the claim is: Check all that apply. ATLANTA Georgia 30346 City State Zip Code Who incurred the debt? Check one. Debtor 1 only When was the debt incurred? As of the date you file, the claim is: Check all that apply. Unliquidated Unliquidated Type of NONPRIORITY unsecured claim:	4.9		— Last 4 digits of account number	\$1.00
Number Street As of the date you file, the claim is: Check all that apply. Contingent City State Zip Code Who incurred the debt? Check one. Debtor 1 only As of the date you file, the claim is: Check all that apply. Unliquidated Disputed Type of NONPRIORITY unsecured claim:				
ATLANTA Georgia 30346 City State Zip Code Unliquidated Who incurred the debt? Check one. Debtor 1 only Contingent Unliquidated Unliquidated Type of NONPRIORITY unsecured claim:				
ATLANTA Georgia 30346 City State Zip Code Unliquidated Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim:				
City State Zip Code Unliquidated Who incurred the debt? Check one. Disputed Type of NONPRIORITY unsecured claim:		ATLANTA Georgia 30346		
Debtor 1 only Type of NONPRIORITY unsecured claim:		City State Zip Code		
Type of NONPRIORITY unsecured claim:			Disputed	
I I Debtor 2 only		Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only Student loans		<u> </u>	Student loans	
☐ Obligations arising out of a separation agreement or divorce that			Obligations arising out of a separation agreement or divorce that	
you did not report as priority did no		불		
☐ Check if this claim relates to a community debt ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Other. Specify collection for: cell phone				
No			Concedion for cell priorie	
		Yes		

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First Name Doc 1

art 2: Your NONPRIORITY Unsecured Claims - Cont After listing any entries on this page, number them beginning		Total claim
Mest Suburban Medical Center	Last 4 digits of account number When was the debt incurred? As of the date you file, the claim is: Check all that apply.	\$1.00
Oak Park Illinois 60302 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify collection for: medical: notice only	

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First Name List Others to Be Notified About a Debt That You Already Listed Part 3: Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page

HARRIS & HARR Name	IS LTD		On which entry in Part 1 or Part 2 did you list the original creditor?
111 W JACKSON Number Stree			Line 4.4 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims
CHICAGO City	Illinois State	60604 Zip Code	Last 4 digits of account number

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Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the ar	nounts of certain types of unsecured claims. This information is for ounts for each type of unsecured claim.	r sta	tistical reporting purposes only. 28 U	l.S.C. §159.
			Total claims	
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$31,318.27	
nom rait i	6b. Taxes and certain other debts you owe the government	6b.	\$0.00	
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00	
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00	
	6e. Total. Add lines 6a through 6d.	6e.	\$31,318.27	
			Total claims	
Total claims from Part 2	6f. Student loans	6f.	\$0.00	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00	
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$16,421.00	
	6j. Total. Add lines 6f through 6i.	6j.	\$16,421.00	

Fill in this informa	Case 16-1684 ation to identify your case		5/18/16 Enter	red 05/1 <mark>8/16 20:37:31</mark>	Desc Main
Debtor 1	Alexander First Name	Middle Name	Dumas Last Name		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		
United States Ba Case number (If known)	ankruptcy Court for the:	Northern	District of Illinois (State)		
	Form 106G				Check if this is a amended filing
Schedul	e G: Execut	ory Contracts	and Unexpi	red Leases	12/1
	l, copy the additional p			are equally responsible for supply this page. On the top of any additi	
1. Do you ha	ave any executory	contracts or unexpired	d leases?		
✓ No. Chec	ck this box and file this for	rm with the court with your other	er schedules. You have no	othing else to report on this form.	
Yes. Fill in	n all of the information be	elow even if the contracts or le	ases are listed on Sched	ule A/B: Property (Official Form 106A	/B).
		. ,		then state what each contract or leader examples of executory contracts an	
Person					
	or company with whor	m you have the contract or l	ease	State what the contrac	t or lease is for

		Case 16-1684!	5 Doc 1 Filed 0	5/18/16 Entered (05/18/16 20:37:31	Desc Main
Fill	in this inform	ation to identify your case		J		
De	btor 1	Alexander		Dumas		
_		First Name	Middle Name	Last Name		
	btor 2 ouse, if filing)	First Name	Middle Name	Last Name	_	
Un	ited States Ba	ankruptcy Court for the:	Northern	District of Illinois	_	
	se number			(State)		
	<u> </u>					Check if this is a amended filing
Oi	fficial F	orm 106H				arrichaed ming
Sc	hedul	e H: Your Co	debtors			12/1:
evei	ry question.			n the top of any Additional P		ase number (if known). Answer
2.	Louisiana, N	levada, New Mexico, Pue o to line 3. id your spouse, former sp	ived in a community proper erto Rico, Texas, Washington, couse, or legal equivalent live v	and Wisconsin.)	unity property states and territor	ies include Arizona, California, Idaho,
			tate or territory did you live?	Fill in the	name and current address of th	at person.
		Name of your spouse, for	ormer spouse, or legal equival	ent	-	
		Number Street			-	
		City	State	Zip Code	-	
3.	as a codeb	tor only if that person is	s a guarantor or cosigner. I	Make sure you have listed the		the person shown in line 2 again ficial Form 106D), <i>Schedule E/F</i> olumn 2.
	Column 1:	Your codebtor			Column 2: The creditor to	whom you owe the debt

Check all schedules that apply:

Fill in th	is information to identify	your case:			8/16 20	:37:31	Desc N	⁄lain	
	•	Docar	none rage	J J Z UI	7-3				
Debtor 1	Alexander		Dumas						
	First Name	Middle Name	Last Name			Check if this	s is:		
Debtor 2						_			
(Spouse, if	filing) First Name	Middle Name	Last Name			An ame	nded filing		
United Sta	tes Bankruptcy Court for the:	Northern	District of Illinois (State)				ement show es as of the f		t-petition chapter 13 g date:
Case numl	ber		(Glate)			MM / D	D / YYYY	_	
	al Form 106l dule I: Your Inc	ome							12/15
nformat ages, w	ion about your spouse	r spouse. If you are seg e. If more space is need se number (if known). A nt	ed, attach a sep	arate sh					
1.	Fill in your employment		Debtor 1			Debtor 2	!		
	information.	Employment status							
	If you have more than one job,	Employment status	☐ Employed✓ Not Employed			Employ Not Er	yed nployed		
	attach a separate page with information about additional	Occupation							
	employers.	Employer's name	_						
	Include part time, seasonal, or self-employed work.	Employer's address	Number Street			Number Stre	eet		
	Occupation may include student								
	or homemaker, if it applies.								
			City	State	Zip Code	City		State	Zip Code
		How long employed there?							
Estimate are separ If you or y a separat	rated. your non-filing spouse have mo e sheet to this form.	date you file this form. If you h	he information for all o	employers fo	or that person or Debtor 1		ow. If you ne		-
ded	uctions.) If not paid monthly, cal	y, and commissions (before all lculate what the monthly wage w			\$0.00			_	
 Esti 	mate and list monthly overt	ime pay.	3.		+ \$0.00				

4. Calculate gross income. Add line 2 + line 3.

\$0.00

Filed 05/16/16 Entered @5/18/16 20:37:31 Desc Main Alexande Case 16-16845 Doc 1 Documentame Page 33 of 71 Middle Name For Debtor 2 or For Debtor 1 non-filing spouse Copy line 4 here 4 \$0.00 5. List all payroll deductions: 5a. Tax, Medicare, and Social Security deductions 5a. \$0.00 5b. Mandatory contributions for retirement plans 5b. \$0.00 5c. Voluntary contributions for retirement plans 5c. \$0.00 5d. Required repayments of retirement fund loans 5d. \$0.00 5e. Insurance 5e. \$0.00 5f. Domestic support obligations 5f. \$0.00 5q. Union dues 5g. \$0.00 \$0.00 5h. Other deductions. Specify: 5h. + 6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h. 6. \$0.00 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. \$0.00 8. List all other income regularly received: 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total \$2,000.00 monthly net income. 8a. 8b. Interest and dividends 8b. \$0.00 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8c. \$0.00 8d. Unemployment compensation 8d. \$0.00 8e. Social Security 8e. \$0.00 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies 8f. \$0.00 8g. Pension or retirement income 8g. \$0.00 8h. Other monthly income. Specify: 8h. + \$0.00 \$2,000.00 9. Add all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h. 9. 10. Calculate monthly income. Add line 7 + line 9. 10. \$2,000.00 \$2,000.00 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. 11. + \$0.00 Specify: 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. 12. \$2,000.00 Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies Combined monthly income 13. Do you expect an increase or decrease within the year after you file this form? Yes. Explain:

- :::	Case 16-1684)5/18/16 Entered 05/	18/16 20:37:31	Desc Mai	n
Fill in this infor	mation to identify your case	9:	J			
Debtor 1	Alexander		Dumas			
D . L	First Name	Middle Name	Last Name	Oh a alvif Alvia ia		
Debtor 2 (Spouse, if filin	g) First Name	Middle Name	Last Name	Check if this is:		
				An amended filing		
United States B	Bankruptcy Court for the:	Northern	_ District of Illinois (State)	A supplement show	•	•
Case number			(Oldio)		3	
(If known)				MM / DD / YYYY		
Official	Form 106J					
scneau	le J: Your Ex	penses				12/1
nformation. If	-		e filing together, both are equally form. On the top of any addition			ber
	cribe Your Househo	old				
1. Is this a joi						
No. Go	o to line 2					
	oes Debtor 2 live in a se	narata hausahald?				
☐ 1es. D	_	parate nousenolu:				
L	No					
	Yes. Debtor 2 must file	Official Forms 106J-2, Experi	ses for Separate Household of Debi	tor 2.		
2. Do you hav	ve dependents? ✓ N	0				
Do not list D Debtor 2.		es. Fill out this information for ach dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does depen with you?	ndent live
-	penses include	•				
expenses of than	of people other	O				
yourself an	•	es				
dependent	s?					
Part 2: Esti	mate Your Ongoing	Monthly Expenses				
•	of a date after the bankr	. , .	you are using this form as a suppoplemental Schedule J, check the	•	•	
		ash government assistance on Schedule I: Your Incom			Y	our expenses
			aclude first mortgage payments and			•
any rent fo	or the ground or lot. 4.	oness for your residence.	isass mormongago paymonis and		4.	\$300.00
	luded in line 4:					
	state taxes				4a	\$0.00
·	rty, homeowner's, or renter				4b.	\$0.00
4c. Home	maintenance, repair, and up	pkeep expenses			4c.	\$0.00

\$0.00

4d.

4d. Homeowner's association or condominium dues

Debtor 1 Alexan Gase 16-16845 Doc 1 Filed 05/118/16 Entered 05/118/16 (20:37:31 Desc Main

Document Page 35 of 71 Your expenses 5. Additional mortgage payments for your residence, such as home equity loans \$0.00 5. 6. Utilities: 6a. Electricity, heat, natural gas \$150.00 6a. 6b. Water, sewer, garbage collection \$0.00 6b. 6c. Telephone, cell phone, Internet, satellite, and cable services \$250.00 6c. 6d. Other. Specify: \$0.00 6d 7. Food and housekeeping supplies \$300.00 7. 8. Childcare and children's education costs \$50.00 8. 9. Clothing, laundry, and dry cleaning \$75.00 9. 10. Personal care products and services \$50.00 10. 11. Medical and dental expenses \$0.00 11. 12. Transportation. Include gas, maintenance, bus or train fare. \$250.00 12. Do not include car payments 13. Entertainment, clubs, recreation, newspapers, magazines, and books \$0.00 13. 14. Charitable contributions and religious donations \$0.00 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance \$0.00 15a 15b. Health insurance \$0.00 15b 15c. Vehicle insurance \$0.00 15c 15d. Other insurance. Specify: \$0.00 15d 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 16 17. Installment or lease payments: 17a. Car payments for Vehicle 1 \$0.00 17a 17b. Car payments for Vehicle 2 \$0.00 17h 17c. Other. Specify: \$0.00 17c 17d. Other. Specify: \$0.00 17d 18. Your payments of alimony, maintenance, and support that you did not report as deducted from \$0.00 your pay on line 5, Schedule I, Your Income (Official Form 106l). 18. 19. Other payments you make to support others who do not live with you. Voluntary Child Support \$400.00 19. 20.Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property \$0.00 20a 20b. Real estate taxes 20b. \$0.00 20b 20c. Property, homeowner's, or renter's insurance \$0.00 20c 20d. Maintenance, repair, and upkeep expenses 20d. \$0.00 20d 20e. Homeowner's association or condominium dues \$0.00 20e

21. Other. Specify:	Debtor 1	Alexan Gase 16-16845	Doc 1	Filed 05/18/16	Entered 05/18/16	20:37: <u>31 Desc Ma</u>	<u>in</u>	
22. Calculate your monthly expenses. 22a. Add lines 4 through 21. 22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 22c. Add line 22a and 22b. The result is your monthly expenses. 23. Calculate your monthly net income. 23a. Copy line 12 (your combined monthly income) from Schedule I. 23b. Copy your monthly expenses from line 22 above. 23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your montgage payment to increase or decrease because of a modification to the terms of your montgage?		First Name	Middle Name	Documethit ^{me}	Page 36 of 71			
22a. Add lines 4 through 21. 22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 22c. Add line 22a and 22b. The result is your monthly expenses. 23. Calculate your monthly net income. 23a. Copy line 12 (your combined monthly income) from Schedule I. 23a. Copy your monthly expenses from line 22 above. 23b. Copy your monthly expenses from your monthly income. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your montgage payment to increase or decrease because of a modification to the terms of your mortgage? No	21.Other	. Specify:			-	21	\$0.00	
22a. Add lines 4 through 21. 22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 22c. Add line 22a and 22b. The result is your monthly expenses. 23. Calculate your monthly net income. 23a. Copy line 12 (your combined monthly income) from Schedule I. 23a. Copy your monthly expenses from line 22 above. 23b. Copy your monthly expenses from your monthly income. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your montgage payment to increase or decrease because of a modification to the terms of your mortgage? No								
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 22c. Add line 22a and 22b. The result is your monthly expenses. 23. Calculate your monthly net income. 23a. Copy line 12 (your combined monthly income) from Schedule I. 23a. Copy your monthly expenses from line 22 above. 23b. Copy your monthly expenses from your monthly income. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? ✓ No	22. Calcu	late your monthly expenses.					\$1,825.00	
22c. Add line 22a and 22b. The result is your monthly expenses. 23. Calculate your monthly net income. 23a. Copy line 12 (your combined monthly income) from Schedule I. 23a. Copy your monthly expenses from line 22 above. 23b. Copy your monthly expenses from your monthly income. The result is your monthly net income. 23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? No	22a. A	dd lines 4 through 21.					\$0.00	
23. Calculate your monthly net income. 23a. Copy line 12 (your combined monthly income) from Schedule I. 23a \$2,000.00 23b. Copy your monthly expenses from line 22 above. 23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income. 23c 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? No	22b. C	Copy line 22 (monthly expenses for	Debtor 2), if an	y, from Official Form 106J	-2		\$1,825.00	
23a. Copy line 12 (your combined monthly income) from Schedule I. 23a \$2,000.00 23b. Copy your monthly expenses from line 22 above. 23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? No	22c. A	dd line 22a and 22b. The result is y	your monthly ex	rpenses.		22.		
23b. Copy your monthly expenses from line 22 above. 23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income. 23c 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? No	23.Calcu	late your monthly net income.						
23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income. 23c 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? No	23a. C	Copy line 12 (your combined month	ly income) from	n Schedule I.		23a	\$2,000.00	
The result is your monthly net income. 23c 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? No	23b. C	Copy your monthly expenses from lin	ne 22 above.			23b	\$1,825.00	
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For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? No	•	The result is your monthly net inco	me.			23c		
For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? No	24 Do w	ou expect an increase or decrea	so in vour ovr	oneoe within the year of	or you file this form?			
mortgage payment to increase or decrease because of a modification to the terms of your mortgage? No	24. DO yo	ou expect an increase or decrea	se iii youi exp	benses within the year an	ler you me uns form:			
✓ No								
					, 00			
Yes	_							
	Ш	⁄es						
Explain here:		Explain here:						

		0 10 1004	5 D. 4 Elled	NE /4 O /4 O E - 1 -		Dana Mai'a
Fill	in this informa	Case 16-1684 ation to identify your case	5 Doc 1 Filed (15/18/16 Ente	red 05/1 <mark>8/16 20:37:31</mark>	Desc Main
Deb	otor 1	Alexander		Dumas		
		First Name	Middle Name	Last Name		
	otor 2 ouse, if filing)	First Name	Middle Name	Last Name		
Uni	ted States Ba	ankruptcy Court for the:	Northern	District of Illinois(State)		
	se number nown)			(State)		
Of	ficial F	orm 106De	<u>C</u>			Check if this is an amended filing
De	clarati	ion About a	n Individual De	ebtor's Sche	edules	12/1
prop 1519	erty by fraud, and 3571.	d in connection with a	bankruptcy case can result	in fines up to \$250,000), or imprisonment for up to 20 ye	aling property, or obtaining money or ears, or both. 18 U.S.C. §§ 152, 1341,
	Did you pay	y or agree to pay some	eone who is NOT an attorne	y to help you fill out ba	ankruptcy forms?	
	✓ No Yes. N	ame of person		Attach Bankrup Signature (Offi	otcy Petition Preparer's Notice, Decl cial Form 119).	aration, and
×	/s/ Alexand Signature of	der Dumas Debtor 1	e that I have read the summ	x	d with this declaration and nature of Debtor 2	
	Date <u>5/19/2</u> MM/E	2 016 DD/YYYY		Date	MM/DD/YYYY	

Fill in this infor	Case 16-16845 mation to identify your case:	Doc 1	Filed 05/18/16	Entered 05/	18/16 20:37:31	Desc Main
Debtor 1	Alexander		Dumas			
Debtor 2	First Name	Middle N	lame Last Na	me		
(Spouse, if filin	g) First Name	Middle N	lame Last Na	me		
United States I	Bankruptcy Court for the:	Northern	District of Illin	nois ate)		
Case number (If known)			(3.5)			
Official	Form 107				_	Check if this is a amended filing
	ent of Financi	al Affairs	for Individua	als Filina i	for Bankrup	tcv 12/1
space is neede		t to this form. On	the top of any additiona	l pages, write you		ying correct information. If more er (if known). Answer every question
1. What is	s your current marital stat	us?				
=	arried t married					
2. During	the last 3 years, have you	lived anywhere o	ther than where you live	now?		
✓ No Yes	s. List all of the places you liv	red in the last 3 yea	urs. Do not include where yo	ou live now.		
Del	btor 1:		Dates Debtor 1 lived there	Debtor 2:		Dates Debtor 2 lived there
				Same as D	ebtor 1	Same as Debtor 1
Nur	mber Street		From	Number Stree	t	From
			. To			То
City	y State	Zip Code	-	City	State Zip C	Code
				Same as D	ebtor 1	Same as Debtor 1
Nur	mher Street		From	Number Stree	t	From
	TIDOT CHOOL		. То	- Curde		To
City	v State	Zin Code	-	City	State Zin (Code .
		•		•		
City 3. Within the territories No	mber Street y State e last 8 years, did you eve include Arizona, California, Make sure you fill out Sched	ldaho, Louisiana, N	- To	Number Stree City a community prop	t State Zip C perty state or territory?	From ToCode

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 Debtor 1 Alexan@ase 16-16845 First Name Doc 1

Part 2: Explain the Sources of Your Income

4.	Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. No Yes. Fill in the details.										
		Debtor 1		Debtor 2							
		Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)						
	From January 1 of current year until the date you filed for bankruptcy:	✓ Wages, commissions, bonuses, tips✓ Operating a business	\$10000.00	Wages, commissions, bonuses, tips Operating a business							
	For last calendar year: (January 1 to December 31, 2015) YYYY	✓ Wages, commissions, bonuses, tips☐ Operating a business	\$8000.00	☐ Wages, commissions, bonuses, tips ☐ Operating a business							
	For the calendar year before that: (January 1 to December 31,	✓ Wages, commissions, bonuses, tips☐ Operating a business	\$8000.00	Wages, commissions, bonuses, tips Operating a business							
5. Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery vand you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. No Yes. Fill in the details.											
		Debtor 1		Debtor 2							
		Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)						
	From January 1 of current year until the date you filed for bankruptcy:										
	For last calendar year: (January 1 to December 31,										
	For the calendar year before that: (January 1 to December 31,										

Debtor 1 Alexan@ase 16-16845 First Name Doc 1

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Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

Are either	r Debtor 1's o	r Debtor 2's de	ebts primarily con	sumer debts?								
		or 1 nor Debtor family, or house		onsumer debts. Consu	ımer debts are defined in 11	U.S.C. § 101(8) as "incurred	d by an individual primarily					
1	During the 90 c	lays before you	filed for bankruptcy,	did you pay any creditor	a total of \$6,425* or more?							
1	No. Go to	line 7.										
1	total	l amount you pa	id that creditor. Do	not include payments for	nore in one or more payment domestic support obligation attorney for this bankruptcy ca	s, such as						
*	* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.											
✓ Yes. I	Debtor 1 or D	ebtor 2 or bot	h have primarily c	onsumer debts.								
_ ,	During the 90 c	lays before you	filed for bankruptcy,	did you pay any creditor	a total of \$600 or more?							
	No. Go to		1 2/									
Ì	Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.											
				Dates of payment	Total amount paid	Amount you still owe	Was this payment for					
Cred	ditor's Name						Mortgage					
Num	nber Street						Car Credit card					
							Loan repayment					
0:1		01-1-	7'. 0. 1.				Suppliers or vendors					
City		State	Zip Code				Other					
Crec	ditor's Name			-			Mortgage					
	altor 3 realine						Car					
Num	ber Street						Credit card					
							Loan repayment					
City		State	Zip Code				Suppliers or vendors					
			i - 2 - 2 - 2 - 2 - 2 - 2 - 2 - 2 - 2 -				Other					
Cred	ditor's Name						Mortgage					
							Car					
Num	ber Street						Credit card					
							Loan repayment					
City		State	Zip Code				Suppliers or vendors					
2.1.9			p				Other					

Doc 1 Filed 05/118/16 Entered 05/18/16 20:37:31 Desc Main Debtor 1 Document Page 41 of 71 Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. Yes. List all payments to an insider. Dates of Total amount paid Amount you still Reason for this payment payment owe Insider's Name Number Street City State Zip Code Insider's Name Number Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments that benefited an insider. Dates of Total amount paid Amount you still Reason for this payment payment owe Include creditor's name Insider's Name Number Street City State Zip Code Insider's Name Number Street City State Zip Code

Debtor 1 Alexan Gase 16-16845
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Within 1 year before you filed for ba						
List all such matters, including personal disputes.						
✓ No Yes. Fill in the details.						
_	Nature	of the case	Court or a	igency		Status of the case
Case title						Pending
			Court Nam	ie		On appeal
Case number			Number S	treet		Concluded
			City	State	Zip Code	_
Case title						Pending
			Court Nam	ne		On appeal
Case number			Number S	treet		- Concluded
			City	State	Zip Code	_
		Describe the pro	operty		Date	Value of the property
Creditor's Name		-				
		Explain what hap	ppened			
Number Street						
		□ Burnet on				
			repossessed.			
		Property was Property was Property was	foreclosed.			
City State	Zip Code	Property was Property was Property was	foreclosed. garnished. attached, seized,	or levied.		
	Zip Code	Property was Property was	foreclosed. garnished. attached, seized,	or levied.	Date	Value of the property
City State	Zip Code	Property was Property was Property was	foreclosed. garnished. attached, seized,	or levied.	Date	
	Zip Code	Property was Property was Property was	foreclosed. garnished. attached, seized, operty	or levied.	Date	
City State	Zip Code	Property was Property was Property was Property was Describe the pro	foreclosed. garnished. attached, seized, operty	or levied.	Date	
City State Creditor's Name	Zip Code	Property was Property was Property was Property was Describe the pro Explain what hap	foreclosed. garnished. attached, seized, pperty ppened repossessed.	or levied.	Date	
City State Creditor's Name	Zip Code	Property was Property was Property was Describe the pro Explain what hap	foreclosed. garnished. attached, seized, operty ppened repossessed. foreclosed.	or levied.	Date	

Debtor 1		<u>ed 05⁄11&/16 Entered </u> 05/11&/11ର ଉଥରେ 7 ocumented Page 43 of 71	: <u>31 Desc</u>	<u>Main</u>
	ithin 90 days before you filed for bankruptcy, did any counts or refuse to make a payment because you ow	creditor, including a bank or financial institution, set o	off any amounts fi	rom your
<u>~</u>	Yes. Fill in the details.			
_	•	Describe the action the creditor took	Date action was taken	Amount
	Creditor's Name	-		
		_		
	Number Street			
		Last 4 digits of account number: XXXX-		
	City State 7in Code	-		
	City State Zip Code			
	thin 1 year before you filed for bankruptcy, was any deliver, a custodian, or another official?	of your property in the possession of an assignee for th	ne benefit of cred	itors, a court-appointed
✓	No Yes			
Dort Fr	List Certain Gifts and Contributions			
13. W	/ithin 2 years before you filed for bankruptcy, did you	u give any gifts with a total value of more than \$600 per	person?	
₽				
L	Yes. Fill in the details for each gift. Gifts with a total value of more than \$600	Describe the gifts	Dates you	Value
	per person	Describe the gine	gave the gifts	Talas
	Person to Whom You Gave the Gift	-		
		-		
	Number Street	-		
	City State Zip Code	-		
	Person's relationship to you			
		_		
	Person to Whom You Gave the Gift	-		
	Number Street	-		
	City State Zip Code	-		
	Person's relationship to you			
	· · · 			

			·	vildale Name Do	ocument Page 44 of 71		
14.	With	nin 2 years before y	you filed for b		give any gifts or contributions with a total value of mor	re than \$600 to ar	y charity?
		No Yes. Fill in the detail	ls for each gift	or contribution.			
		Gifts with a total v	_		Describe the gifts	Dates you gave the gifts	Value
		Charity's Name			-		
					-		
		Number Street	01-1-	70.001			
Part 6		City _ist Certain Los	State	Zip Code			
15.	With	in 1 year before yo		nkruptcy or since y	ou filed for bankruptcy, did you lose anything because	of theft, fire, othe	r disaster, or
; 	_	bling? No					
	_	Yes. Fill in the detail		am al	Decaribe any incurrence accurate for the less	Data of wave	Value of property last
		Describe the prop how the loss occu		and	Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property.	Date of your loss	Value of property lost
						l	
Part 7	7. I	_ist Certain Pay	ments or T	ransfers		_	
	seek	ing bankruptcy or	preparing a b	ankruptcy petition	r anyone else acting on your behalf pay or transfer any? it counseling agencies for services required in your bankrupto		ne you consulted about
		No Yes. Fill in the detail	s.				
					Description and value of any property transferred	Date payment or transfer was made	Amount of payment
		Semrad Law Firm Person Who Was P 20 South Clark Stree Number Street			Attorney's Fee - 400.00	5/18/2016	\$400.00
		Chicago City	Illinois State	60606 Zip Code			
		Email or website ad	Idress				
		Person Who Made t	the Payment, if	Not You			
		Person Who Was P					
			'aid				
		Number Street	'aid				
		Number Street City	raid State	Zip Code			
			State	Zip Code			

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Deb	tor 1	Alexanderase 16-16845 First Name		d 05/18/16 cumethtme	Entered 05/18 Page 45 of 71	/16 /20:37:	31 Desc	<u>Main</u>	
17.	you	nin 1 year before you filed for ba deal with your creditors or to ma ot include any payment or transfer t	ake payments to you	r creditors?	ng on your behalf pay o	r transfer any p	property to anyor	ne who p	promised to help
	✓	No Yes. Fill in the details.							
				Description and	d value of any property	transferred	Date payment or transfer was made	Amoui	nt of payment
		Person Who Was Paid						-	
		Number Street							
		City State	Zip Code						
18.	Inclu trans	nin 2 years before you filed for be nary course of your business or de both outright transfers and transfers that you have already listed on No Yes. Fill in the details.	financial affairs? sfers made as security					-	
				Description and property transfe			property or paymets but paid in exch		Date transfer was made
		Person Who Received Transfer							
		Number Street							
		City State Person's relationship to you	Zip Code						
		Person Who Received Transfer							
		Number Street							
		City State Person's relationship to you	Zip Code						
19.	(The	nin 10 years before you filed for see are often called asset-protection		transfer any prop	perty to a self-settled tru	st or similar de	vice of which yo	u are a k	peneficiary?
		Yes. Fill in the details.		Description an	d value of the property	transferred			Date transfer
				Description di	a value of the property	anoici icu			was made
		Name of trust							

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First Name Doc 1

						-	
Part 8:	List Certain	Financial A	ccounts.	Instruments.	Safe Deposit	Boxes, and	Storage Units

	or tra	ansferred?	market, or other financ	any financial accounts or installaccounts; certificates of depos.				
		No Yes. Fill in the details.						
				Last 4 digits of account number	Type of instrun	account or nent	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
		Person Who Was Paid		— XXXX-	_	ecking <i>v</i> ings		
		Number Street		-		ney market okerage ner		
		City State	Zip Code	<u> </u>				
		Person Who Was Paid		— XXXX-		ecking vings		
		Number Street		<u> </u>	Bro	ney market kerage		
		City State	Zip Code	<u> </u>	Oth	ner		
21.	valua	ou now have, or did you hables? No Yes. Fill in the details.	ave within 1 year befo	ore you filed for bankruptcy, a	ny safe deposi	t box or other depositor		cash, or other Do you still have it?
		Name of Financial Institution		Name				□ No
		Number Street		Number Street				Yes
				City State	Zip Code			
		City State	Zip Code	·	·			
22.	V	e you stored property in a so No Yes. Fill in the details.	storage unit or place	other than your home within	1 year before y	ou filed for bankruptcy	?	
				Who else had access to it?		Describe the contents	S	Do you still have it?
		Name of Storage Facility		Name				☐ No ☐ Yes
		Number Street		Number Street				
				City State	Zip Code			
		City State	Zip Code					

Deb	tor 1	First Name Middle Name	Filed 05¢ Docum	ënt™ Paç	ntered 05/1 ge 47 of 71	n8 √1.6 ⁄2.0 √37: <u>31 Desc Mair</u>	1
Part	9:	Identify Property You Hold or Control	I for Some	one Else			
23.	_	vou hold or control any property that someone No Yes. Fill in the details.	e else owns?	Include any pro	perty you borro	wed from, are storing for, or hold in tru	st for someone.
	ш	Too. I ill ill the details.	Where is the	he property?		Describe the contents	Value
		Owner's Name	Number Sti	reet		-	
		N. od or Otrost				_	
		Number Street					
			City	State	Zip Code	-	
		City State Zip Code	_				
Part	10:	Give Details About Environmental In	formation				
For	the p	urpose of Part 10, the following definitions apply:					
	ha	nvironmental law means any federal, state, or local azardous or toxic substances, wastes, or material in cluding statutes or regulations controlling the clear	nto the air, land	d, soil, surface wa	ater, groundwater,		
		ite means any location, facility, or property as define used to own, operate, or utilize it, including dispos	•	nvironmental law,	whether you now	own, operate, or utilize it	
		azardous material means anything an environment xic substance, hazardous material, pollutant, conta			aste, hazardous s	substance,	
Rep	ort al	I notices, releases, and proceedings that you know	<i>i</i> about, regardl	ess of when they	occurred.		
24.	Has	any governmental unit notified you that you n	may be liable	or potentially lia	able under or in	violation of an environmental law?	
	씜	No Yes. Fill in the details.					
			Governme	ntal unit		Environmental law, if you know it	Date of notice
		Name of site	Governmen	tal unit		-	
		Number Street	Number Str	reet		-	
			- City	State	Zip Code	-	
		City State Zip Code	_	2.52	р		
		,			_		
25.	_	e you notified any governmental unit of any re	elease of haza	irdous material	?		
		No Yes. Fill in the details.					
			Governme	ntal unit		Environmental law, if you know it	Date of notice
		Name of site	Governmen	tal unit		-	
		Number Street	Number Sti	reet		-	
			City	State	Zip Code	-	
		City State Zip Code	_		p 2340		
		Only Charle Zip Code					

Debte	or 1	Alexande ase 16-16845 First Name			<u>Entered</u> 05/1/8 Page 48 of 71	16.620;37: <u>31</u>	Desc Main
26.	Hav	e you been a party in any judic	ial or administrativ	e proceeding under	any environmental law	? Include settlements	and orders.
		No Yes. Fill in the details.					
	_	res. I ill ill the details.	C	Court or agency		Nature of the case	Status of the case
		Case title					Pending
			(Court Name			On appeal
		Case number	<u>_</u>	lumber Street			Concluded
			Ō	City State	zip Code		
Part	11:	Give Details About Your	Business or Co	onnections to An	y Business		
27.	With	nin 4 years before you filed for	bankruptcy, did yo	u own a business or	have any of the follow	ing connections to any	y business?
		A sole proprietor or self-emp		•		-time	
		A member of a limited liabili A partner in a partnership	ty company (LLC) or	limited liability partner	ship (LLP)		
		An officer, director, or mana					
		An owner of at least 5% of the		ecurities of a corporation	on		
	씜	No. None of the above applies. G Yes. Check all that apply above a		elow for each business			
		Business Name Number Street			Describe the nature of the business		entification number Do not al Security number or ITIN.
						EIN:	
				Name of accour	Name of accountant or bookkeeper		ess existed
		City State	Zip Code		· · · · · · · · · · · · · · · · · · ·	From	To
				Describe the na	Describe the nature of the business		entification number Do not al Security number or ITIN.
		Business Name		_		EIN:	
		Number Street		Name of accour	tant or bookkeeper	Dates busine	ess existed
		City State	Zip Code			From	To
				Describe the na	ture of the business		entification number Do not al Security number or ITIN.
		Business Name				EIN:	
		Number Street				Dates busine	ess existed
		-		Name of accour	tant or bookkeeper	France	To
		City State	Zip Code				То

Debtor		<u> -iled 05/18/16 Entered </u> 05/18/16 /ଅନଃ37: <u>31 Desc Main</u>
	First Name Middle Name	Document Page 49 of 71
	Vithin 2 years before you filed for bankruptcy, did y reditors, or other parties.	you give a financial statement to anyone about your business? Include all financial institutions,
	No	
L	Yes. Fill in the details below.	
		Date issued
	Name	MM/DD/YYYY
	Number Street	
	City State Zip Code	
	•	
Part 12	2: Sign Below	
an	d correct. I understand that making a false stateme	cial Affairs and any attachments, and I declare under penalty of perjury that the answers are true nent, concealing property, or obtaining money or property by fraud in connection with a r imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signature of Debtor 1	Signature of Debtor 2
	Date 5/19/2016	Date
Die	d you attach additional pages to Your Statement o	of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?
✓	No	
	Yes	
Die	d you pay or agree to pay someone who is not an a	attorney to help you fill out bankruptcy forms?
✓	No	
	Yes. Name of person	Attach the <i>Bankruptcy Petition Preparer's Notice,</i> Declaration, and Signature (Official Form 119).

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re	Alexander Dumas	Case No.	
	Debtor		(If known)
		Chapter	Chapter 13
	DISCLOSURE OF COMPE	NSATION OF ATTORNEY FO	R DEBTOR
1	. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. compensation paid to me within one year before th rendered or to be rendered on behalf of the debtore	e filing of the petition in bankruptcy, or agreed t	o be paid to me, for services
	For legal services, I have agreed to accept		\$4,000.00
	Prior to the filing of this statement I have received		\$400.00
	Balance Due		\$3,600.00
2	. The source of the compensation paid to me was:		
	✓ Debtor Oth	ner (specify)	
3	. The source of the compensation paid to me is:		
	✓ Debtor Oth	ner (specify)	
4	I have not agreed to share the above-disclosed members and associates of my law firm.	d compensation with any other person unless th	ey are
		mpensation with a other person or persons who of the agreement, together with a list of the nached.	
5	 In return for the above-disclosed fee, I have agree a. Analysis of the debtor's financial situation, a bankruptcy; 	d to render legal service for all aspects of the band rendering advice to the debtor in determining	
	b. Preparation and filing of any petition, sched	ules, statements of affairs and plan which may	be required;
	c. Representation of the debtor at the meeting	of creditors and confirmation hearing, and any	adjourned hearings thereof;

d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;

	OF DITIFICATION
	CERTIFICATION
I certify that the foregoing is a complete the debtor(s) in this bankruptcy proceeding	e statement of any agreement or arrangement for payment to me for representation of s.
5/19/2016	/s/ Michael Spangler 6310219
Date	Signature of Attorney

Semrad Law Firm

Name of law firm

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6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re	Alexander Dumas	Case No.	
	Debtor		(If known)
		Chapter	Chapter 13
	DISCLOSURE OF COM	//PENSATION OF ATTORNEY FO	OR DEBTOR
1.	Compensation paid to the within one year of	nkr. P. 2016(b), I certify that I am the attorney for the efore the filing of the petition in bankruptcy, or agreed debtor(s) in contemplation of or in connection with the	d to be enid to me for southing
	For legal services, I have agreed to accept		\$4,000.0
	Prior to the filing of this statement I have re	eceived	\$400.6
	Balance Due		\$3,600.0
2.	The source of the compensation paid to me	was;	
	✓ Debtor	Other (specify)	
3.	The source of the compensation paid to me	is:	
	✓ Debtor	Other (specify)	
4.	I have not agreed to share the above-dimembers and associates of my law firm	sclosed compensation with any other person unless t	hey are
	I have agreed to share the above-disclosmembers or associates of my law firm. the people sharing in the compensation,	sed compensation with a other person or persons who A copy of the agreement, together with a list of the r is attached.	are not names of
5.	In return for the above-disclosed fee, I have a. Analysis of the debtor's financial situation bankruptcy;	agreed to render legal service for all aspects of the ation, and rendering advice to the debtor in determining	bankruptcy case, including: ng whether to file a petition in
	b. Preparation and filing of any petition,	schedules, statements of affairs and plan which may	be required;
	c. Representation of the debtor at the m	eeting of creditors and confirmation hearing, and any	adjourned hearings thereof;
	d. Representation of the debtor in adver	sary proceedings and other contested bankruptcy ma	atters;

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6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

	CERTIFICATION
I certify that the foregoing is a com the debtor(s) in this bankruptcy procee	plete statement of any agreement or arrangement for payment to me for representation of dings.
5/18/2016	/s/ Michael Spangler 6310219
Date	Signature of Attorney
	Semrad Law Firm
	Name of law firm

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Revised as of 4/20/15)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.



- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.

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- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Provide any other legal services necessary for the administration of the case.



C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate

tasks and functions for the attorney amd support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.

- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.



F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4000.00
- 2. In addition, the debtor will pay the filing fee required in the case of \$ 310.00
- Before signing this agreement, the attorney has received, \$ 400.00 toward the flat fee, leaving a balance due of \$ 3600.00 ; and \$ 61.76 for expenses, leaving a balance due for the filing fee of \$ 310.00

4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Do not sign this agreement if the amounts are blank.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

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- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form — the Chapter 7 Means Test Calculation (Official Form 122A-2). The calculations on the form— sometimes called the Means Test—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

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your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$310	total fee
+	\$75	administrative fee
	\$235	filing fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:

http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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In re:	Dumas, Alexander	Case No		
	Debtor(s)			
		Chapter.	Chapter13	
	VERIFICATIO	N OF CREDITOR MATR	IX	
	The above named Debtors hereby verify that the a	ttached list of creditors is true and	d correct to the best of their knowledg	e.
Date:	5/19/2016	/s/ Dumas, Alexander		
		Dumas Alexander		

Signature of Debtor

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IL DEPT OF HEALTHCARE 100 South Grand Ave E Springfield , IL 62704 USA

AMSHER COLLECTION SERV 600 BEACON PKWY W STE 30 BIRMINGHAM , AL 35209 USA

CONVERGENT OUTSOURCING 800 SW 39TH ST RENTON , WA 98057 USA

AMER COLL CO 919 W ESTES SCHAUMBURG , IL 60193 USA

Comcast Cable c/o Xfinity 7561 North Point Pkwy #900 Alpharetta , GA 30022 USA

Commonwealth Edison ATTN: Bankruptcy Department: 2100 Swift Drive Oak Brook , IL 60523 USA

City of Chicago Parking 121 N. LaSalle St # 107A Chicago , IL 60602 USA

HARRIS & HARRIS LTD 111 W JACKSON BLVD S-400 CHICAGO , IL 60604 USA

Sprint PCS PO Box 1769 Newark , NJ 07101 USA

AT&T Mobility II LLC One AT&T Way Room 3A104 Bedminster , NJ 07921 USA

VERIZON WIRELESS/SOU 245 PERIMETER CENTER PARK ATLANTA, GA 30346 USA

West Suburban Medical Center 3 Erie Ct Oak Park , IL 60302 USA Case 16-16845 Doc 1 Filed 05/18/16 Entered 05/18/16 20:37:31 Desc Main Document Page 66 of 71

Sakeem c/o: Illinois Department of Health 100 S Grand Ave East Springfield , IL 62704 USA

Debtor 1 Alexandra Se 16-	16845 Doc 1 Filed 05	5/18/16 Entered 05/18/16 2 Dumas New Lame Page 67 of 71 number (20:37:31 Desc Main
Part 6: Answer These Q	uestions for Reporting Purpo		,
16. What kind of debts do you have?	16a. Are your debts primarias "incurred by an indiving No. Go to line 16b. ✓ Yes. Go to line 17. 16b. Are your debts primariobtain money for a busin investment. ✓ No. Go to line 16c. ✓ Yes. Go to line 17.		s are debts that you incurred to peration of the business or
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	No. Yes.		ty is excluded and administrative expenses are
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	☑ \$0-\$50,000 ☐ \$50,001-\$100,000 ☐ \$100,001-\$500,000 ☐ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
estimate your liabilities to be?	☑ \$0-\$50,000 ☐ \$50,001-\$100,000 ☐ \$100,001-\$500,000 ☐ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
For you	and correct. If I have chosen to file under C or 13 of title 11, United States (proceed under Chapter 7. If no attorney represents me ar fill out this document, I have ob I request relief in accordance w I understand making a false sta	chapter 7, I am aware that I may pro Code. I understand the relief available and I did not pay or agree to pay some tained and read the notice required with the chapter of title 11, United Statement, concealing property, or obtained can result in fines up to \$250,00 to 1,1519, and 3571. Signature Execute	ates Code, specified in this petition. aining money or property by fraud in 00, or imprisonment for up to 20 years, e of Debtor 2
			MM / DD / YYYY

Case 16-16845 Doc 1 Filed 05/18/16 Entered 05/18/16 20:37:31 Desc Main Fill in this information to identify your case: Debtor 1 Alexander First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) Case number (If known) Check if this is an Official Form 106Dec amended filing **Declaration About an Individual Debtor's Schedules** 12/15 If two married people are filing together, both are equally responsible for supplying correct information. You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571, 記述 Sign Below Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms? ✓ No Yes. Name of person Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119). Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct. /s/ Alexander Dumas Signature of Debtor 1 Signature of Debtor 2 Date 5/18/2016 MM/DD/YYYY MM/DD/YYYY.

Debto	er 1	Alexandase 16-16		Doc 1	Filed	05/18/16	Entered Page 69	05/18/16 20:37:31 of 71	Desc Main
28. 1	With cred	nin 2 years before you file litors, or other parties.	ed for ba	ınkruptcy, di					clude all financial institutions,
terral hused	avanorii Marina	No Yes. Fill in the details below	w.						
						Date issued			
		Name				MM/DD/YYYY			
		Number Street							
		City Sta	te	Zip Code	•				
Pani 1	22	Sign Below	Marketon Company						
ai:	iu Ci	meci, i understand that	making	a taise state	ment, co	oncealing prop	ertv. or obtainír	I declare under penalty of per ig money or property by fraud both. 18 U.S.C. §§ 152, 1341, 1	in connection with a
		💃/s/ Alexand		s Åla	uska)	Dun_	×		
		Signature of D	ebtor 1		,			Signature of Debtor 2	W/W-2
		Date 5/18/20	16					Date	
Die	d yo	u attach additional page	s to You	ır Statement	of Finar	ncial Affairs for	r Individuals Fil	ing for Bankruptcy (Official F	orm 107)?
Z	No.	0							
Dic	oy b	u pay or agree to pay so	meone v	vho is not an	attorne	y to help you fil	ll out bankrupte	ev forms?	•
∀	No				•	, ,			
	Ye	s. Name of person						Attach the Bankruptcy Petition in Declaration, and Signature (Off	,

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UNITEDOCOTRACTES BARRAGEUPO OF COURT

Northern District of Illinois

In re:	Dumas, Alexander	Case No.					
	Debtor(s)	Vast IVV.					
		Chapter. Chapter13					
	VERIFICATION OF CREDITOR MATRIX						
	The above named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge.						
Date:	5/18/2016	/s/ Dumas, Alexander Alamay Alexander					
		Signature of Debtor					

Det	otor 1	1 Alexandrase 16-16845 Doc 1 Filed 05/18/136 Entered 05/18/7 Entered 05/18/7 Entered 05/18/7 Documentame Page 71 of 71	16.20:37:31	Desc Main	ONE STATE OF THE S	
16.	Cal	Calculate the median family income that applies to you. Follow these steps:				
		6a. Fill in the state in which you live. ### Illinois				
	16b.	6b. Fill in the number of people in your household.				
	16c.	6c. Fill in the median family income for your state and size of household To find a list of applicable median income amounts, go online using the link specified in the separate also be available at the bankruptcy clerk's office.	e instructions for this	form. This list may	\$49,741.00	
17.	How	ow do the lines compare?				
17a. Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, Disposable income is not determined under 11 U.S.C. § 1325(b)(3). Go to Part 3. Do NOT fill out Calculation of Disposable Income (Official Form 122C-2).						
	17b.	Line 15b is more than line 16c. On the top of page 1 of this form, check box 2, Disposable income 1325(b)(3). Go to Part 3 and fill out Calculation of Disposable Income (Official Form 12 current monthly income from line 14 above.	e is determined under (2C-2). On line 39 of the	r 11 U.S.C. § hat form, copy your	•	
Part	3. (Calculate Your Commitment Period Under 11 U.S.C. §1325(b)(4)				
18.		opy your total average monthly income from line 11.			¢roo oo	
19.	Ded	educt the marital adjustment if it applies. If you are married, your spouse is not filing with you, and your maritment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the	ou contend that calcu	lating the	\$500.00	
	19a.	a. If the marital adjustment does not apply, fill in 0 on line 19a.	no amount nom pre-1		-\$0.00	
	19b.	b. Subtract line 19a from line 18.			\$500.00	
20.	Calc	lculate your current monthly income for the year. Follow these steps:				
	20a.	a. Copy line 19b.			\$500.00	
		Multiply by 12 (the number of months in a year).			x 12	
	20b.	20b. The result is your current monthly income for the year for this part of the form.				
	20c.		\$49,741.00			
21.	***********	w do the lines compare?				
	b N F	Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, or period is 3 years. Go to Part 4.	check box 3, The com	mitment		
	☐ Li	Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 c commitment period is 5 years. Go to Part 4.	of this form, check box	x 4, <i>Th</i> e		
Part 4	s Si	Sign Below				
	В	By signing here, I declare under penalty of perjury that the information on this statement and in any atta-	chments is true and c	correct.		
		<i>A</i>				
•	•	Signature of Debtor 1 Signature of Debtor 2	WL			
		Date 5/18/2016 Date				
		MM/DD/YYYY MM/DD/YYYY			1	
	lf If	If you checked 17a, do NOT fill out or file Form 122C-2. If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current	nt monthly income fro	m line 14 above.		